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Money Tools



Bank of America



## Bank of America Visa Buxx frequently asked questions (FAQs).

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### How does the Bank of America Visa Buxx card work?

The Bank of America Visa Buxx card is a prepaid, reloadable spending card; like a prepaid phone card or a store gift card that you can use everywhere Visa is accepted. Because it's a prepaid card, your spending is limited to the amount of money transferred to your card. The purchases that you make with your Bank of America Visa Buxx card reduce your available balance.

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### How can I learn how to manage my money?

Learn more about how to manage your money, manage a budget and become a savvy shopper. We strongly recommend that you and your parents take the self-guided Financial Skills Assessment test, our Be Centsible Quiz, located in the Money Tools section on the Bank of America Visa Buxx Web site. Educational information will also be sent with the Bank of America Visa Buxx card.

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### Where can I use my Bank of America Visa Buxx card?

You can use your Bank of America Visa Buxx card to make purchases anywhere you see the Visa logo at more than 18 million Visa merchant locations worldwide. You can also use your Bank of America Visa Buxx card to withdraw cash from any of Bank of America's approximately 14,000 ATMs without a fee. You may also use your Bank of America Visa Buxx card to withdraw cash from Visa ATMs worldwide or to get cash when you make a purchase using your PIN at merchants where you see the Interlink logo displayed.

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### Is the Bank of America Visa Buxx card a credit card?

No. Your Bank of America Visa Buxx card is actually a stored value card. While a stored value card looks similar to a credit card, Bank of America Visa Buxx cardholders do not have a line of credit. You can only use the Bank of America Visa Buxx card to access the amount loaded onto the card by your parents.

However, to a merchant, the Bank of America Visa Buxx card functions just like a credit card. Merchants process credit and check card authorizations and Bank of America Visa Buxx card authorizations in the same manner.

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**Is the Bank of America Visa Buxx card a check card?**

Yes and no. The Bank of America Visa Buxx card is similar to a check card in that the spending power is limited by the amount of funds loaded onto the card, and the available balance is debited with each transaction. However, unlike a check card, the Bank of America Visa Buxx card does not access a bank account or require the cardholder to set up a banking relationship.

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**Why would I get the Bank of America Visa Buxx card as an alternative to using my parents bank check card or a credit card?**

The Bank of America Visa Buxx card can be used as a budgeting tool for spending by you. With Bank of America Visa Buxx, you and your parents decide together the amount to spend and where to spend it. Your parents are the only ones who can authorize transfers of money from another account to Bank of America Visa Buxx. With immediate access to online statements, you can review your spending along with your parents, and together discuss how you can develop and maintain financial responsibility in your spending decisions. The Bank of America Visa Buxx card is the most powerful and effective means to help you develop responsible spending behaviors.

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**Who can use the card?**

The Bank of America Visa Buxx card may only be used by the teen in whose name the card is issued. You must be at least 13 years old to get a Bank of America Visa Buxx card.

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**What are the differences between what my parent can do and what I can do?**

Your parents can add money to your card from their credit card, check card, or bank account. They can also authorize Gift Givers for your account. Only parents can order a new card or reactivate an account.

Your name is embossed on the card, and you may use it at Visa's 18 million merchant locations. You **cannot** add money to the account or designate your own Gift Givers. You may, however, create your WishList to request additional Buxx and gift certificates from your parents or the Gift Givers your parents have authorized.

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**Whose name is embossed on the card?**

The name of the teen will be embossed on the card.

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**Can a parent set up a second teen on the account?**

Parents may establish separate accounts for each teen in their family. Each teen

will receive his or her own account, with a unique card number. Parents will be able to add money and monitor each account separately.

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### **What is Bank of America's relationship to the Bank of America Visa Buxx card?**

Bank of America and Visa are sponsoring the development of the Bank of America Visa Buxx card as part of their commitment to providing financial education to Americans, especially young Americans. Visa and Bank of America are developing materials to help teach you about financial responsibility and the appropriate use of cards. These materials will be posted on the Web site, and some of the highlights are incorporated in the brochure that comes with your card. As a prepaid Visa card, the new Bank of America Visa Buxx card enables you to learn how to use payment cards responsibly.

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### **How do I change my personal information?**

If you need to change any information about your personal profile that you provided at set up, you can do that through the Bank of America Visa Buxx Web site at [www.bankofamerica.com/visabuxx](http://www.bankofamerica.com/visabuxx). Log on as a Member and select My Profile/Edit.

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### **How can I activate my card once I receive it?**

You can activate your card by calling **1.888.458.BUXX** from your home telephone when you receive your card.

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### **Do I sign an agreement?**

When parents enroll you in the Bank of America Visa Buxx program, they agree to the [Bank of America Visa Buxx Cardholder Agreement Terms and Conditions](#) available on the Bank of America Visa Buxx Web site. A cardholder will be deemed to have accepted the Terms and Conditions by using the card. The parents will be deemed to have accepted the Terms and Conditions when they sign up the teen and fund the card. By accepting the Cardholder Agreement Terms and Conditions for the Bank of America Visa Buxx card, you agree to receive and accept any notices concerning this product electronically. Should the method by which Bank of America communicates the Cardholder Agreement Terms and Conditions associated with this product to you change, specifically your e-mail address, you must notify Bank of America of your new e-mail address. Log on as a Member at the Bank of America Visa Buxx Web site and select My Profile/Edit to update your e-mail address. If you would like to receive a hard copy of the Terms and Conditions, please mail your request to:

Bank of America Visa Buxx Cardholder Services  
P.O. Box 551895  
Ft. Lauderdale, FL 33355-1895

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### **What if I do not receive my card once I've ordered one?**

Once your parent has ordered a Bank of America Visa Buxx card, you should expect to receive it within 5-10 business days. You may expedite the receipt of your card by choosing 2-day delivery for an additional charge. However if you have not received your card in the specified time, call **1.877.FUN.BUXX** in order

to determine the status of your card order.

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**Will I be charged a fee for using my Bank of America Visa Buxx card at participating merchants?**

No, you should not be charged a fee for using your Bank of America Visa Buxx card at participating merchants.

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**Can I use my Bank of America Visa Buxx card to make a purchase that is larger than the balance on my card?**

No. You cannot access more than the available balance through your Bank of America Visa Buxx card. However, if you know your available balance before you make a purchase, you can request to pay the balance of your purchase with cash, or ask your parents to pay the balance of your purchase with cash, check, or a credit or check card. You can find out your available balance by logging into the Bank of America Visa Buxx Web site and going to the Account History page.

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**How do I return an item, and when will the credit be applied to my card?**

Always keep your receipts when you make a purchase with your Bank of America Visa Buxx card. Should you need to return an item, return the purchased item to the merchant with your receipt. The merchant will process a credit back to your card for the value of the returned item. The credit should appear on your online statement within a week of the return.

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**How do I check the available balance on my Bank of America Visa Buxx card?**

To check your available balance, log on as a Member at the Bank of America Visa Buxx Web site.

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**How can I track my spending?**

You can track your spending in any of the following ways:

- 1) Log on as a Member at Bank of America Visa Buxx Web site anytime to view your balance and all of your transactions for the past 12 months.
- 2) Call **1.877.FUN.BUXX** toll free anytime to listen to your balance and last 5 transactions. Only your last 5 transactions are available by telephone.

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**What are authorizations?**

A merchant honoring a Bank of America Visa Buxx card should first obtain an approval or "authorization" for the transaction. This is the amount that the merchant puts through against your account to validate that you have enough funds to make the purchase. In no event will a transaction be authorized in excess of the amount that is available on the Bank of America Visa Buxx account. You should be aware that authorizations for certain transactions may be greater than the final purchase amount, and the amount of the authorization will be applied to your Bank of America Visa Buxx card for seven days, or until the

completed purchase transaction is posted. (See below)

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### **What is the difference between authorized and completed ("posted") purchase transactions?**

At the time you want to make a purchase, the merchant sends a request through the Visa system to receive an approval, or authorization, that you have sufficient funds in your Bank of America Visa Buxx account to make that entire purchase. At that time, a seven day hold is placed against your balance for the amount that the merchant requested, and that authorization transaction is shown on the Bank of America Visa Buxx online transaction record.

After the merchant completes the transaction, the merchant sends the final amount through the system. Sometimes that final amount is different from the original authorized amount; for example, the tip may change the amount in restaurants, or shipping and handling charges may change the final amount in a mail or Internet order. We only post the final amount of the completed transaction sent by the merchant to your account. If at any time you do not have the funds available on your card to complete a purchase, you may pay for the difference in cash.

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### **What is an Interlink merchant?**

An Interlink merchant displays a symbol on the door and at the cash register that matches the Interlink symbol printed on the back of your Bank of America Visa Buxx card. Typical Interlink merchants are grocery stores, gas stations, and large chain stores. You may select either "credit" or "debit" to complete this transaction. By selecting "credit," you will sign your receipt to complete your purchase. This will provide you all of Visa's protections, called chargeback rights, should you have a question about your purchase later. By selecting "debit," you will be asked to enter your PIN to complete your transaction. This will allow you to get cash back as part of the sale.

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### **Can I use my Bank of America Visa Buxx card to get cash back at Interlink merchants?**

To get cash in addition to your purchases at Interlink merchants, press the "debit" button on the card terminal and enter your PIN. The store employee will ask if you would like cash back. You may only obtain up to \$50 per day by using this function.

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### **Can the card ever have a negative balance?**

Any Visa or Interlink authorization request that is greater than the cardholder's available balance will be declined. However, occasionally a Visa merchant puts an item through without prior authorization. If the purchase exceeds the available balance, the cardholder's account will incur a negative balance. In these rare circumstances, where an overdraft occurs, you would be notified of the need to load more funds onto the card.

While this does not happen very often, it is important for the cardholder to keep track of their available balance to help avoid this situation. Should an overdraft occur on your card, a fee will be charged to your account.

[Back to Top](#)**Can I use my Bank of America Visa Buxx card at an ATM?**

Yes. You can use your Bank of America Visa Buxx card, along with your PIN (personal identification number), to withdraw cash from any of the nearly 14,000 Bank of America ATMs. Insert your card into the machine, enter your PIN, and press the cash withdrawal option. You will then be prompted to choose an account from which you want to withdraw funds; select credit card cash advance, enter the amount, and receive your cash.

By using your Bank of America Visa Buxx card at one of Bank of America's ATMs, you will not be charged a fee for your transaction. If however, you use your Bank of America Visa Buxx card to obtain cash from another bank's ATM, you will be charged a fee of \$1.50, in addition to the fee charged by the owner of the ATM. The owner must disclose the fee they charge for each ATM transaction before completing the transaction. You can decide to accept the fee and continue the transaction, or cancel the transaction. **Note:** The ATM fee imposed by the owner of the ATM machine is in addition to the ATM fee listed in the Bank of America Visa Buxx Cardholder Agreement Terms and Conditions.

[Back to Top](#)**Is it safe to use my Bank of America Visa Buxx card in an ATM machine?**

Absolutely. The Bank of America Visa Buxx card can only be used to access cash with the unique PIN assigned to each card. It's your secret code. It is important, however, to take normal precautions when visiting ATMs. To learn more about ATM safety, read the brochure included in your initial card package.

[Back to Top](#)**How do I load money onto my Bank of America Visa Buxx card?**

Only your parent or designated Gift Givers can load money onto your Bank of America Visa Buxx card. When your parents complete the enrollment process, they will be asked to register one of the following methods as a funding account: check card, credit card, checking account or savings account. Once they have registered a funding account, they can save time by determining the frequency and value of the load, just like an allowance. They never have to worry about stopping at an ATM to get money for your allowance, as the money will be automatically deducted from the funding account, and credited to your Bank of America Visa Buxx card. Should they at any time want to increase the amount of money loaded onto your card or change the frequency, they can visit the Bank of America Visa Buxx Web site and load additional funds onto your card. Funds from their check or credit card are available immediately on your Bank of America Visa Buxx card; however, transfers from their checking or savings account take 5 business days to process.

[Back to Top](#)**Can I use my Bank of America Visa Buxx card after I have spent the balance?**

No. The benefit of the Bank of America Visa Buxx card is that you can only spend what is available on the card. Until your parent or a designated Gift Giver loads more funds onto your card, you cannot use it. As part of the learning process, it is important for you and your parent to keep track of your balance so there is money available when needed. Teens and parents should plan a budget and monitor spending together; this is an important part of the learning experience with Bank of America Visa Buxx.

**Note:** Only parents and designated Gift Givers can add money to the Bank of America Visa Buxx account.



[Back to Top](#)**Are there limits on how much money I can have on my Bank of America Visa Buxx card?**

Yes. As part of Bank of America's commitment to helping you learn financial responsibility, the maximum value that can be available for spending on the card is \$1,000. Your parent or Gift Givers will not be able to load additional value to your card if it already has \$1,000 available on it for purchases and cash withdrawals. Should you have a special need for additional money, you may always have your parents or designated Gift Givers add additional funds onto the account, however please remember that the maximum value that a card can have at any time is \$1,000.

[Back to Top](#)**How do I close my account?**

The first step is to remove all of the funds remaining on the card by making an ATM withdrawal or purchase goods or services in a merchant transaction. Your parent can also have the funds transferred to a registered checking or savings account.

Once all funds have been depleted from your card account, contact Bank of America Visa Buxx Cardholder Services at **1.877.FUN.BUXX**, and request that the card account be closed.

[Back to Top](#)**How do I access my account information on the Internet?**

Log on as a Member at [www.bankofamerica.com/visabuxx](http://www.bankofamerica.com/visabuxx). For your protection, anytime you visit the Site, you will be required to provide the username and password that you selected as part of your enrollment process. As your parent and designated Gift Givers are the only individuals who are able to load money onto your card, they will have a different username and password than you. This feature provides additional security to you, your parents and your designated Gift Givers for processing load values to your Bank of America Visa Buxx account, ordering a card, or reactivating an account.

[Back to Top](#)**How do I change my Username or online password?**

Go to the personal profile page and select Edit. You can then change your Username, password or other information regarding your personal profile.

[Back to Top](#)**Can I select my own PIN?**

Yes. When you call to activate the card, you will be given a pre-selected PIN. You will be prompted to select your own PIN at that time. So be sure you are prepared, and think through a personal identification number that is easy to remember, but difficult for someone else to guess. Select a PIN other than your telephone number, birth date or other numbers that someone might be able to guess. For security purposes, never write the PIN on the card or on other items they carry with you.

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**What should I do if I forget my PIN?**

If you forget your PIN, call Cardholder Services toll free at **1.877.FUN.BUXX** for assistance.

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**Can I change my PIN?**

Yes. To change your PIN, call **1.877.FUN.BUXX** toll free. You can also change your PIN when you activate your card.

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**What should I do if my Bank of America Visa Buxx card is lost, stolen, or damaged?**

Either you or your parent should immediately report a lost, stolen, or damaged card by calling **1.877.FUN.BUXX**. Bank of America Visa Buxx Cardholder Services is available to assist you toll-free 24 hours a day, seven days a week. If you or your parent do not notify Bank of America Visa Buxx Cardholder Services that your card is lost or stolen within a reasonable amount of time, the bank will not be responsible. See sections 'Loss, Theft or Unauthorized Use' and 'Service Charges' in the [Cardholder Agreement Terms and Conditions](#) for more information.

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**Who can order a replacement card? How long will it take to obtain a replacement card?**

Only parents can order a replacement card. However, you can and should report a card lost or stolen as soon as you realize that the card has been misplaced or stolen. The replacement card should arrive 5-10 business days after we receive the request. You may expedite the receipt of your card by choosing 2-day delivery for an additional charge. See section 'Service Charges' in the [Cardholder Agreement Terms and Conditions](#) for more information.

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**What should I do if I can't find my card?**

If you can't find your card, call us to report the card lost at **1.877.FUN.BUXX**. If you are sure you have lost your card or it is stolen, we will cancel it immediately. If you think you may have misplaced the card, and you will find it soon (like in your book bag, locker or jacket pocket), we can suspend your card so that no one can use the card and no charges can be authorized on your account. Your card will stay in the suspended status until it is cancelled and a new card ordered by your parent or until your parent reinstates your existing account.

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**How do I communicate with you?**

You can reach us 24 hours a day, 7 days a week, 365 days a year on this Web site. Any information that you need concerning your Bank of America Visa Buxx card is available to you on this site, including your available balance, your online statement, the value of your last load, and special offers for our Bank of America Visa Buxx card customers. You can also use our secure e-mail form at Contact Us.

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**May I let someone else use my Buxx card?**

Absolutely not. Keep your Bank of America Visa Buxx card, including the card account number, under your control at all times. And do not tell anyone your PIN, not even your best friend.

[Back to Top](#)**Can a parent restrict use of my card?**

Yes. Your parent can temporarily suspend and reactivate your card. Your parent also has the ability to close the account and cancel the card.

[Back to Top](#)**How safe is my confidential information? Is my confidential information secure online?**

Please refer to the Bank of America [Privacy and Security](#) policy available through this Web site. We provide protection to our online card members by taking several security measures to create a safe and reliable experience.

1. We keep your information on secure servers in our data center. These computers are not directly connected to or accessible by the Internet.
2. We establish a secure session with your computer before asking you to send confidential information over the Internet to the Bank of America Visa Buxx Web site.
3. You must enter your username and password to gain access to our site. To protect your account information, we use firewalls that limit access to visitors who provide a valid username and password combination.
4. We encode or scramble data using 128-bit key Secure Socket Layer encryption before exchanging it between a cardholder and our database.

[Back to Top](#)**How do my parents prevent me from spending Bank of America Visa Buxx at inappropriate places - especially online?**

First, you should discuss the use of the Bank of America Visa Buxx card with your parents. They should set the limits on what and where you can use the card, being sure to communicate their desires clearly to you. They will be able to monitor your spending online by viewing your Account History. It is then up to you and your parents to address any issues related to the use of the card.

[Back to Top](#)**What are my rights if I dispute a charge on my statement?**

Federal law may limit your liability for unauthorized use, but it may not provide for no liability. Under the Bank of America "zero liability" policy, you may incur no liability for unauthorized use of your card provided you notify us within a reasonable time of the loss or theft of your card or its unauthorized use. Please refer to the [Cardholder Agreements Terms and Conditions](#) for additional information pertaining to your rights concerning unauthorized use of your card.

[Back to Top](#)**How much does the Bank of America Visa Buxx card cost?**

Please see your Bank of America Visa Buxx [Cardholder Agreement Terms and Conditions](#).

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**How do Bank of America Visa Buxx Gift Certificates work?**

When parents and Gift Givers want to transfer money to your Bank of America Visa Buxx account, they can choose between:

- **Everywhere Buxx:** Money funded to the card that you can spend at any Visa merchant worldwide.
- **Merchant-Specific Bank of America Visa Buxx Gift Certificates:** Money designated specifically for a purchase that you can spend only at a specific merchant's location in person or online. Normally, you receive special discounts when using this option.

At Bank of America Visa Buxx, we track the gift certificates in your account. Anytime you buy something at a merchant whose gift certificate is held in your Bank of America Visa Buxx account, we automatically deduct money from that merchant-specific gift certificate first, before deducting any money from your Everywhere Buxx. If there's any money left on a gift certificate after a purchase at the certificate merchant, it stays in that special gift certificate account until you visit that merchant again.

There's no limit to the number of Bank of America Visa Buxx Gift Certificates you can hold on your Bank of America Visa Buxx card. We list each gift certificate in your account balance, and anytime you use a gift certificate, we list the transaction in your transaction history.

Bank of America Visa Buxx Gift Certificates make great gifts! They're more personal than Everywhere Buxx, yet offer great convenience for both Gift Givers and teens! You can choose from a list of Bank of America Visa Buxx gift certificate merchants and indicate your favorites on your WishList.

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**How do you select the merchants for Bank of America Visa Buxx Gift Certificates?**

We make special arrangements with merchants where teens love to shop. We make sure that all the technology is in place so that these electronic gift certificates will work at those stores, and only at those stores.

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**How do I add Gift Givers to my profile?**

Your parent can add a Gift Giver to your account by selecting their profile from the Account Summary page. They can then select Edit Gift Givers to update the list.

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**What does it mean if I am a designated Gift Giver?**

A Bank of America Visa Buxx cardholder has had their parents enroll you as a Gift Giver. You can log onto your own password-protected site for Gift Givers. There you can review the teen's WishList and transfer money to their Bank of America Visa Buxx card for either giving Everywhere Buxx or Merchant-Specific Gift Certificates.

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**What is a WishList?**

You can create a WishList of your favorite merchants and the amounts you would like to spend with each one. Your parents and other designated Gift Givers can log in to find out which Gift Certificates you would love and purchase them

online!

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